



CitiDirect \ CitiDirect EB - Citi Trade Portal

User Manual

InfoTrade

Phone No. 0 801 258 369

infotrade@citi.com

CitiDirect HelpDesk

Phone No. 0 801 343 978, +48 (22) 690 15 21

Monday – Friday 8.00 – 17.00

helpdesk.ebs@citi.com

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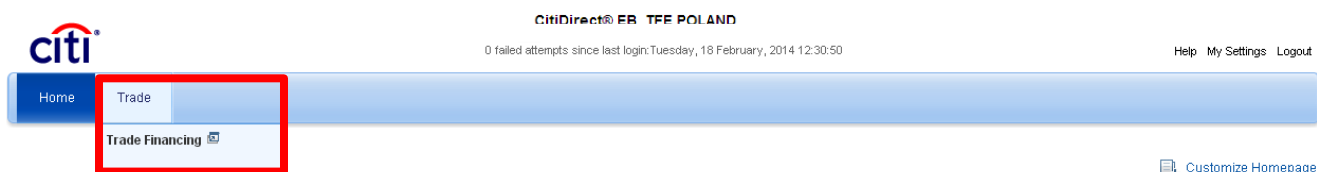
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1. LOGIN

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Login into Citi Trade Portal takes place via CitiDirect BE Portal. Open the CitiDirect login address (<https://portal.CitiDirect.com>) in your browser and log in an usual way with your SafeWord card. For a detailed step by step instruction on how to login into CitiDirect, please refer to the 'Login' manual available in the Manuals section at citidirect.pl.

After logging into CitiDirect via CitiDirect BE portal you will see the page presented below. Click **Trade -> Trade Financing** in the upper left corner of the screen.



NOTE

The application opens in a new window or in a new browser tab. If the message about blocking pop-up windows appears, click on the message and allow the pop-up window to open.

2. HOW TO BEGIN

2.1. Homepage

When Citi Trade Portal module is opened, the Users will see the below page on their screen:

Navigation bar – contains the following menus: Letter of Credit, Guarantee, Collection, Invoices, General overview, Reports, Contracts, Settings. All of these items except for Reports are dropdown lists.

Messages (4 new alerts)

Date	Type	Action
<input type="checkbox"/> 20.02.2014 09:53	The application was accepted	show
<input type="checkbox"/> 20.02.2014 09:53	The transaction has been opened	show
<input type="checkbox"/> 20.02.2014 09:49	Correspondence was sent from the Bank	show
<input type="checkbox"/> 14.02.2014 16:25	The transaction has been opened	show

[Mark as read](#)

[navigate to the Alerts page](#)

My shortcuts [Adjust](#)

- Factoring - Preview of invoices
- Factoring - Contract list
- Guarantees - Apply for grant
- Letter of Credit - Open

Address details

Bank Handlowy w Warszawie S.A.
ul. Senatorska 16
00-923 Warszawa

KRS 0000001538
NIP 526-030-02-91
SWIFT code CITIPLPX

InfoTrade
infotrade@citi.com
0 801 258 369

Help Desk CitiDirect
helpdesk.ebs@citi.com
0 801 343 978
22 690 15 21

Witamy w Citi Trade Portal

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The hereby User Manual refers to all products accessible via Citi Trade Portal. The content of menus and sub-menus visible to particular Users in the system depends on the entitlements assigned to these Users according to suitable documentation.

'My Shortcuts' section – consists of maximum 5 shortcuts picked by the User. To select which shortcuts will be visible on the Homepage, click the 'Adjust' button in the upper right corner of this section and follow the instructions available below in **'2.2 My Shortcuts'** paragraph.

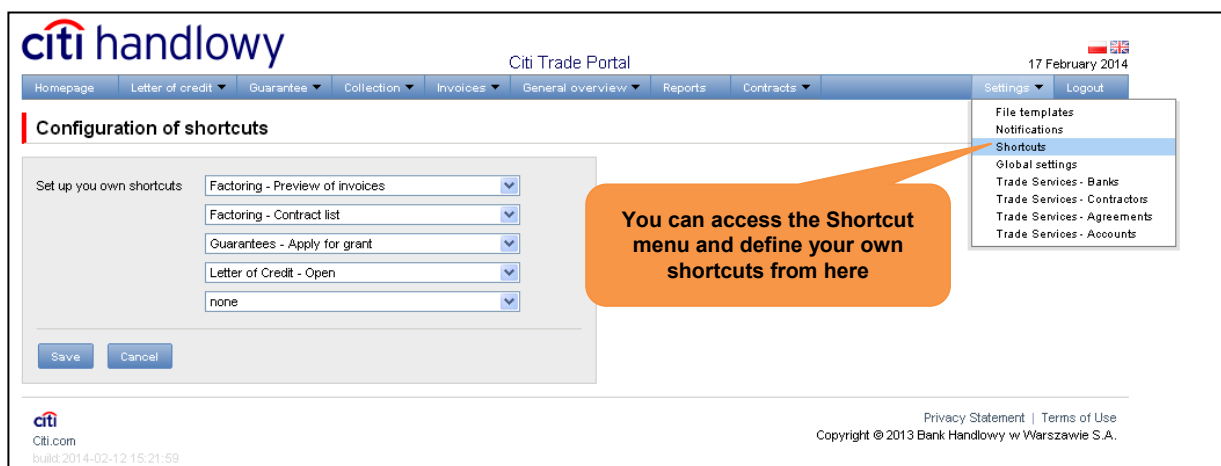
'Messages' (alerts) section – contains information about notifications sent to the User, which have not been opened (read) yet. Maximum of 10 unread messages can be displayed in this section. Under the alerts table you can find the 'Mark as read' button – if you select a message from the list and click this button it will become marked as read and disappear from the list. If there are more than 10 alerts available in the system, you can click the 'navigate to Alerts page' hyperlink under the section to display all available alerts.

2.2. My Shortcuts

'My Shortcuts' section visible on the homepage (welcome screen) allows the User to go directly to the earlier specified tab of their choice. To configure the shortcuts, go to **Settings -> Shortcuts** on the navigation bar. Before the User selects their own choice of shortcuts, the below two shortcuts are set as default in the system:

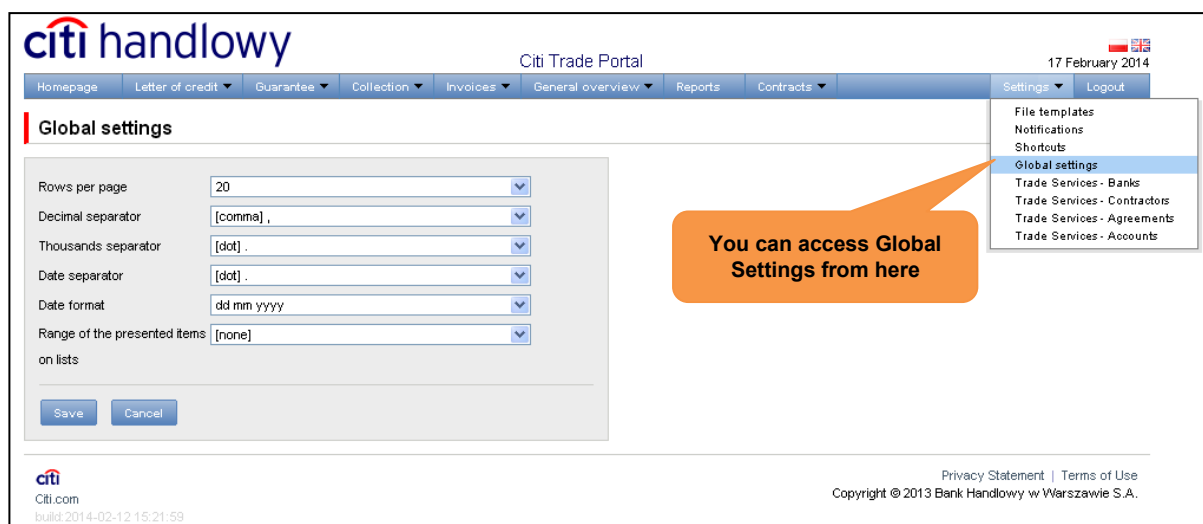
- Factoring – preview of invoices
- Factoring – contracts list

Saved configuration for each User is stored individually.



2.3. Global settings

In the **Settings -> Global Settings** tab, you can set the format of dates and numbers displayed in the portal (and available on generated reports, alerts). From here you can also set the number of items displayed in the list by default (applies when multiple pages are present in the table). Saved configuration for each User is stored individually.



2.4. Notifications

In the **Settings -> Notifications** tab, you can set the types of notifications you wish to receive, as well as the way in which they will be delivered.

In the table, under 'Reminder type' the User can choose the types of notifications they wish to receive (the reminder types are set up individually for each service). The available channels of notification delivery are:

- Alert – selecting this notification type will result in notifications being displayed on the homepage screen under the Messages section.
- SMS – if this notification type is selected the notifications will be sent to the mobile phone number specified by the User in the 'Phone' field.

The mobile phone number should be entered in the following format: **+48XXYYZZWW** or **48XXYYZZWW** where 'XXYYZZWW' represents the phone number. Citi Trade Portal SMS notification service is available for Polish mobile phone numbers (i.e. beginning with +48) only.

- E-mail – if this option is selected, the notifications will be sent to the email address specified by the User in the E-mail field.

For the notifications sent by SMS, the User can choose the preferred delivery time range (the default hours are: 8am – 6pm on business days). If the 'unlimited' box is ticked, the SMS notifications will be arriving simultaneously with the notifications sent by the other channels – the very moment the event occurs in the system, even on weekends.

If the User chooses not to receive any kind of notifications, especially the notifications for '*Financed invoices*' and '*The application was accepted*' it is highly recommended that the User logs into Citi Trade Portal every day.

You can access the Notifications menu from here

Reminders configuration

Phone:

SMS hours: from 08:00 to 18:00 ☐ unlimited

E-mail:

The list of available notifications and notification channels

Factoring/Funding Providers/Funding Distributors			
Reminder type	Alert	SMS	E-mail
Defined limit has been crossed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financed invoices	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Information about paid invoiced	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Information about rejected invoices	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invoices approved to Incasso	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invoices to approve	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New document to download	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New invoice to download	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdue invoices	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recourse made	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payment date is coming (3 days ahead) (modify)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Request for proposal of payment setting	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Letter of Credit/Guarantee/Collection			
Reminder type	Alert	SMS	E-mail
Correspondence was sent from the Bank	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L/C due date is coming (3 days ahead) (modify)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application has been returned for corrections	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application has been reviewed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application was accepted	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application was rejected	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The transaction has been opened	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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3. FACTORING

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3.1. Invoices

The drop-down selection lists of Buyers and Sellers are limited to 30 items. When Sellers or Buyers list contains more than 30 items, access to the full list is possible by clicking on the icon to the right of the drop-down list.

The screenshot shows the 'Citi Trade Portal' interface for invoice submission. The top navigation bar includes 'Homepage', 'Letter of credit', 'Guarantee', 'Collection', 'Invoices', 'General overview', 'Reports', 'Contracts', 'Settings', and 'Logout'. The date '17 February 2014' is displayed in the top right.

The 'Invoice submission' section contains a dropdown menu with options: 'Add new', 'Import', 'Send', and 'Approve'. Callouts indicate: 'Click here to input a new invoice or edit existing invoices' pointing to the 'Add new' option, and 'Click here to upload a file with invoices' pointing to the 'Import' option.

Below the dropdown are input fields for 'Contract', 'Seller', and 'Buyer', each with a 'select' button and a magnifying glass icon. A callout points to the magnifying glass icon: 'Clicking this hyperlink will take you to the invoice sending page'.

The 'Invoice submission' form includes fields for 'Invoice no', 'Invoice date', 'Due date', 'Amount', and 'Currency'. Below these are 'Add', 'Save', and 'Cancel' buttons.

The 'Preview of submitted invoices' section shows a table with columns: 'Contract', 'Seller', 'Buyer', 'Invoice no', 'Invoice date', 'Due date', 'Amount', 'Currency', and 'Action'. A callout points to the 'Action' column: 'The section in which invoices that have been input by the User as well as those that have been selected for modification will be displayed.'

Below the table is a 'Delete' button. A callout points to the 'Add' button: 'In this section of the screen you can input details for the created or modified invoices.'

At the bottom right, there is a link: 'navigate to the "Invoice Send Page" >>>'. The footer includes 'Citi.com' and 'Citi w Warszawie S.A.'.

After you finish entering details for the new invoice, click 'Add' – the invoice will then be saved and automatically made available on the 'Sending invoices' screen with 'to send' status.

The list of newly entered invoices will be also displayed under the 'Preview of submitted invoices' section below. From there, it is possible to modify the details of the created invoices – just click 'modify' in the Action column:

Preview of submitted invoices								
Page		<	1	>	Number of results 3		Number of results per page 20	
<input type="checkbox"/>	Contract	Seller	Buyer	Invoice no	Invoice date	Due date	Amount	Currency
<input type="checkbox"/>	DEMO/F. z regresem	DEMO Klient	TEST a/s	123456	21.02.2014	12.06.2014	121,00	PLN
<input type="checkbox"/>	DEMO/F. z regresem	DEMO Klient	TEST a/s	223456	28.02.2014	15.05.2014	2.000,00	PLN
<input type="checkbox"/>	DEMO/F. z regresem	DEMO Klient	TEST a/s	567773	27.02.2014	16.07.2014	1.000,00	PLN
Delete								
The total number of submitted invoices 3 The total amount of submitted invoices 3.121,00 PLN								

When 'modify' is clicked, the input fields in the upper part of the screen will be filled with details of the currently edited invoice. After you enter the desired changes into these fields, click Save – the changes will then be applied to the invoice. If you wish to delete an invoice, select it from the list by ticking the corresponding checkbox and click Delete.

The invoices can also be uploaded into the system – go to Invoices on the navigation bar and select Import from the drop-down list.



File import is a process consisting of two steps:

- Selecting the file you wish to upload and choosing the import template for this file from the list of templates provided by the Bank or templates created by the User.
- Verifying correctness of the uploaded invoices, correcting errors and editing invoice details.

Click here to select the file with invoices that you would like to import into the system

Select the import scheme earlier defined in the Configuration of File Templates (Settings -> File templates)

Clicking this button will take you to the step 2/2 of the file importing process

When the file with invoice details is uploaded into the system, each of its rows is automatically analysed according to the defined import template – the rows formatted correctly are then marked with green 'tick', while the incorrect items from the list of uploaded invoices are marked with a red 'x'.

The red 'x' icon warns about an error in the imported invoice

The green tick symbol means that the invoice has been successfully uploaded.

Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Type	Action
✗ DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0001	18.02.2014	21.02.2014	1.500,01			change
✓ DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0002	18.02.2014	21.02.2014	1.500,01	PLN		change
✓ DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0003	18.02.2014	21.02.2014	1.500,01	PLN		change

The total number of submitted invoices: 2 The total amount of submitted invoices: 3,000,02 PLN

The invoices which have been uploaded into the system will appear in the Citi Trade Portal database with the 'to send' status only after the 'Save approved invoices' button is clicked. Simultaneously a check of selected items is run by the system. If the 'Send approved invoices' button is clicked instead, the uploaded invoices will be sent to the Bank for processing and the step in which the invoices appear on the Invoice Sending screen to be verified will be skipped. These invoices will receive the 'sent' status after passing the validation process. If the agreement concluded with the Bank includes authorization of invoices, after sending invoices the User will first need to authorize the sent items on the **Invoices -> Approve** screen. Only after authorization they will be released to the Bank for processing.

Invoice submission from a file - step 2/2

File name **demo1.txt**Total number of invoices **3** Total number of approved invoices **2** Total number of invoices being not loaded **1** Total number of records with detected errors **0**☐ Show only records with detected errors

It is possible to edit uploaded invoices by selecting appropriate option in the column "Action".

Invoice list from a file Page **< 1 of 1 >** Number of results **3** Number of results per page **20** [Adjust](#)

<input type="checkbox"/> Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Type	Action
<input checked="" type="checkbox"/> DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0001	18.02.2014	21.02.2014	1.500,01			change
<input checked="" type="checkbox"/> DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0002	18.02.2014	21.02.2014	1.500,01	PLN		change
<input checked="" type="checkbox"/> DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0003	18.02.2014	21.02.2014	1.500,01	PLN		change

[Save approved invoices](#) [Send approved invoices](#)

The total number of submitted invoices **2** The total amount of submitted invoices **3.000,02 PLN**

This button uploads the invoices into the Citi Trade Portal database – they become available for sending from the Invoices -> Send tab.

When clicked, this button sends the invoices to the Bank for processing, without the need to first go to the invoice sending screen at Invoices -> Send tab.

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If the User wishes to:

- Send the approved invoices – by default the system sets the current date as the Purchase request date. The Request purchase date can be changed in the step 2/2 of file upload by clicking 'change' under the 'Action' column of the table and then choosing the suitable Request purchase date from the calendar.
- Save approved invoices to later send them from the **Invoices -> Send tab** - Purchase request date should be selected in the appropriate field on the Invoice Sending screen ('Requested execution date' field) – it can be selected for the entire group of invoices. The process of sending invoices from the **Invoices -> Send tab** is described below in the 'Sending' section of this Manual.

Regardless of the above, if a fixed Request purchase date has been specified in the agreement concluded with the Bank (e.g. always due date), the system will process the transactions according to the provisions of that agreement.

Invoice submission from a file - step 2/2

File name **demo1.txt**Total number of invoices **3** Total number of approved invoices **2** Total number of invoices being not loaded **1** Total number of records with detected errors **0**☐ Show only records with detected errors

Seller: DEMO Klient
 Contract: DEMO/F. z regresem
 Buyer: TEST a/s
 Purchase request: select
 Purchase request date:

Tax ID: 22-33-44 Address: ul. Opolska 00-001 Solec
 Tax ID: 55-66 Address: ul. Śliska 55 00-001 Łądek Zdrój

Invoice no.: demo0001 Invoice date: 18.02.2014 Due date: Amount: 1.500,01 select

[Save](#) [Cancel](#)

In this field Purchase Request Date for the selected invoice should be input.

Invoice list from a file Page **< 1 of 1 >** Number of results **3** Number of results per page **20** [Adjust](#)

<input type="checkbox"/> Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Type	Action
<input checked="" type="checkbox"/> DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0001	18.02.2014	21.02.2014	1.500,01			
<input checked="" type="checkbox"/> DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0002	18.02.2014	21.02.2014	1.500,01	PLN		
<input checked="" type="checkbox"/> DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0003	18.02.2014	21.02.2014	1.500,01	PLN		

[Save approved invoices](#) [Send approved invoices](#)

The total number of submitted invoices **2** The total amount of submitted invoices **3.000,02 PLN**

The success of file import and correctness of the uploaded file depends on whether that file has been prepared according to the appropriate import template. The User can choose a ready import template made available to them by the Bank or create their own import template. Detailed information about import templates and creation of import templates can be found in the system in the **Settings -> File templates** as well as chapter 3.5 of this manual.

The predefined template 'Faktoring Odwrocony' does not include the Purchase request date field.

The User can create their own file templates with Purchase request date – in this case in step 2/2 of file import (the 'Send approved invoices' button) the User can send invoices for which the Purchase request date has been specified in the uploaded file.

Presented below are the two examples of file templates available in the system:

Import file template 'Faktoring Odwrocony'.

Import file should be prepared as a text file coded in Windows 1250 (CP -1250).

This import format can be used to support imports of invoices for various factoring programs in particular:

- Classic factoring
- Factoring with recourse
- Receivables discounting
- Supplier Finance

In the import file, there are two types of records:

- The header row, which is skipped by the system during the import
- Row(s) with transactions, each containing the necessary information about one invoice

Row structure:

AgreementNo;SellerTAXid;BuyerTAXid;InvoiceNo;InvIssuanceDate;InvMaturityDate;InvAmount;CCY

Preview of file template

Template name: Faktoring Odwrocony

☒ Ignore first: 1 rows

☒ Ignore last: 0 rows

File structure: with separator

Separator: [semicolon];

Quote char: [none]

Decimal separator: [comma],

Thousands separator: [none]

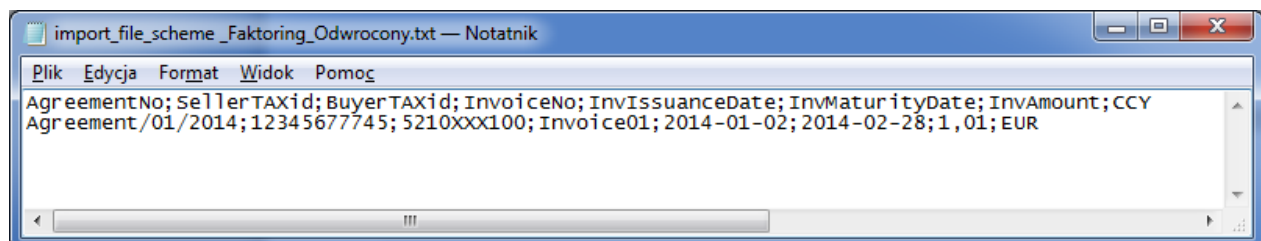
Date separator: [dash]-

Date format: yyyy mm dd

File encoding: CP1250

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1 Contract	30	
<input checked="" type="checkbox"/>	2 Seller Tax ID	50	
<input checked="" type="checkbox"/>	3 Buyer Tax ID	50	
<input checked="" type="checkbox"/>	4 Invoice no	50	
<input checked="" type="checkbox"/>	5 Invoice date	10	
<input checked="" type="checkbox"/>	6 Due date	10	
<input checked="" type="checkbox"/>	7 Amount	20	
<input checked="" type="checkbox"/>	8 Currency	3	
<input type="checkbox"/>	Installment no.	50	
<input type="checkbox"/>	Installment amount	20	
<input type="checkbox"/>	Action after rejection	1	
<input type="checkbox"/>	Request type	1	
<input type="checkbox"/>	Financing date	10	
<input type="checkbox"/>	Installment currency	3	
<input type="checkbox"/>	Installment rate	15	

Import file example 'Faktoring Odwrocony':



AgreementNo;SellerTAXid;BuyerTAXid;InvoiceNo;InvIssuanceDate;InvMaturityDate;InvAmount;CCY

Agreement/01/2014;1234567745;5210XXX100;Invoice01;2014-01-02;2014-02-28;1,01;EUR

Sending

The 'Sending invoices' screen consists of four parts: a filter section, main table with invoices, functional elements and summary information at the bottom.

Click here to go to the Sending Invoices tab

Select the invoices you wish to send to the Bank for processing by ticking their checkboxes.

Contract	Seller	Buyer	Invoice number	Invoice date	Due date	Amount	Currency	Request type	Submission date	Send date	Execution date	Requested execution date	Invoice status	Installment number	Amount number	Installment currency
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO. TAX Office	222333	20.02.2014	29.03.2014	900,00	PLN		20.02.2014				to send			
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO. Klient	11223344	20.02.2014	20.03.2014	700,00	PLN	Discount	20.02.2014	20.02.2014		20.02.2014	waiting for realization			
<input type="checkbox"/>	DEMO.F. z regresem	DEMO. Klient	555555	21.02.2014	16.04.2014	120,00	PLN	Discount	20.02.2014	20.02.2014		20.02.2014	rejected			

Summary available for the invoices selected from the list.

Contract	Available limit without sent requests	Available limit with sent requests	Number of items within the request	Sum of the request	Remaining limit without sent requests	Remaining request
Contract DEMO.F. z regresem	9,999,999,999,999,849,00 PLN	9,999,999,999,987,366,88 PLN	2	1,600,00 PLN	9,999,999,999,998,249,00 PLN	9,999,999,999,998,249,00 PLN

To send invoices to the Bank follow the steps outlined below:

- tick the checkbox next to the invoice you wish to send
- enter the 'Requested execution date' i.e. the date on which the Bank should purchase the requested invoice
- select the 'Request type' – depending on the agreement concluded with the Bank, you will have the following options to choose from: Transfer, Discount and Finance.
- Click 'Send'. You can send items with status 'to send', 'financed' or 'rejected'.

In agreements where Discount and Transfer are specified as the available request types, you can send:

- Transfer request
- Discount request for those invoices for which transfer has been requested before
- Discount request for invoices for which no transfer request has been made – selecting this request type will result in both transfer and discount requests for the selected items being sent to the Bank

After you click 'Send', all the selected invoices will be checked for errors. If errors are discovered, none of the invoices will be sent and an appropriate message will be displayed on the screen.

From this screen it is also possible to edit invoices, delete invoices, pass invoices to modification and run cost simulation. To access these options click on the corresponding buttons under the list of invoices. These buttons will only become active if at least one invoice has been selected on the list.

When at least one invoice on the list is selected, you will also see a total for the selected items as well as the limit available for the contract.

3.2. Authorization

Authorizing invoices is possible from the **Invoices -> Approve** tab. You can authorize the invoices by selecting them on the list (ticking appropriate checkboxes) and clicking 'Approve'.

A request sent to the Bank via Citi Trade Portal and authorized by the User is considered to be confirmed by the User and thus ordered to be processed by the Bank in a valid and effective way.

Click here to access the Authorization screen.

Select the invoices you wish authorize by ticking their checkboxes.

Summary for the invoices selected from the list.

Contract	Seller	Buyer	Invoice date	Due date	Amount	Currency	Request type	Submission date	Send date	Execution date	Requested execution date	Invoice status	Installment number	Amount	Installment currency	Installment rate
DEMO.F. z regresem	DEMO Klient	TEST a/s	demo0002	18.02.2014	21.02.2014	1.500,01	PLN		18.02.2014							
DEMO.F. z regresem	DEMO Klient	TEST a/s	demo0003	18.02.2014	21.02.2014	1.500,01	PLN		18.02.2014							

Contract	Available limit without sent requests	Available limit with sent requests	Number of items within the request	Sum of the request	Remaining limit without sent requests	Remaining limit with sent requests
DEMO.F. z regresem	9.999.999.999.999,848,00 PLN	9.999.999.999.991.066,90 PLN	2	3.000,02 PLN	9.999.999.999.996.848,98 PLN	9.999.999.999.993.866,90 PLN

The authorization screen is formed out of 4 sections: filter, invoice list, function buttons and summary. From here, the User may return the invoice to be corrected (by clicking on the 'Pass to modification'), delete the invoice ('Delete' button), authorize the invoice ('Approve') or run cost simulation ('Simulate costs').

The authorization scheme specified in the section II of the 'CitiDirect/CitiDirect EB – Activation/Configuration – Citi Trade Portal' determines the form of representation for the Client indicated in section I of that form, that is:

1) **one person representation** – occurs in case of selecting the 'Through sending' or '1 – one level' authorization scheme.

In the 'Through sending' authorization the User is entitled to contract obligations and to Create/Send requests.

'1 – one level' authorization means that the User is entitled to contract obligations, however if the User is entitled to Create/Send and at the same time to Authorize requests, it is not possible for this User to Create/Send and then Authorize the request they created in the system, even in case of one person representation.

2) **two person representation** – occurs in case of selecting the '2 – two levels' option in the authorization scheme.

'2 – two levels' authorization means that the User is entitled to contract obligations together with another User with the authorization entitlement, however neither of these two Users may authorize the request that one of them created in the system.



CONFIGURATION REQUEST

CitiDirect/CitiDirect EB – Activation/Configuration – Citi Trade Portal – Trade Finance

The request concerns (please select only one option): ☐ CitiDirect ☐ CitiDirect EB

forms an integral part of the agreement whereby the Bank provides the Client with access to a system of electronic data processing and transmission (the "Network") and, together with the aforementioned agreement and the agreement/agreements specified in Section II hereinbelow it specifies the method and the effects of submission of declarations of will, including those related to performance of banking operations in electronic form, along with the types of declarations of will and the authorized representatives.

I. Client's data

Client's name		
Account No.		
Address for correspondence		
Contact person ¹		
Telephone number		E-mail address

II. Authorization scheme:

Agreement No.		Through sending	/	Up to the amount of	1 – one level	/	Limit	2 – two levels	/	Limit
1		<input type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>		
2		<input type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>		

The Client's representation method has been specified in Section II hereinabove. A detailed description of the terms of use and operation of the Network, along with clarification of the Authorization scheme, as referred to in Section II hereinbelow, has been provided in the manual supplied by the Bank to the Client (the "User's Manual").

The Client hereby represents that it has read the User's Manual available on the Bank's website: <http://www.citidirect.pl> or www.citidirecteb.pl in the Manuals section, accepted its content and that it shall ensure that the provisions set forth in the User's Manual have been presented to the Users.

Any changes to the User's Manual shall be published by the Bank on the aforementioned website of the Bank, of which the Client shall be notified by the Bank posting a message in the Network or sending it to the e-mail address specified in Section I hereinabove.

III. User entitlements:²

Full name		Agreement No.	SafeWord Card No.	Add entitlements	Remove entitlements	Remove User from the System	Create / Send	Authorization 1 ⁴	Authorization 2 ⁴	Reports ⁵
E-mail address										
1				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Instructions:

¹ The individual to be contacted by the Bank in the event of any doubts as to the correctness of the completion hereof. The aforementioned individual shall be authorized by the Client to clarify the Bank's doubts which may arise in relation to processing the request.

² The individuals with assigned authorization entitlements shall complete the "Personal data of persons making transactions in the name of the Account Holder". For authorization

3.3. General overview

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Global invoice list is a screen on which statuses of all invoices can be viewed:

The screenshot shows the 'Global invoice list' tab selected in the Citi Trade Portal. The interface includes a navigation bar with tabs like 'Homepage', 'Letter of credit', 'Guarantee', 'Collection', 'Invoices', 'General overview', 'Reports', 'Contracts', 'Settings', and 'Logout'. The 'General overview' dropdown menu is open, showing options: 'Global invoice list', 'Payments', 'Alerts', 'Factor's invoices', and 'Letters'. Below this is a filter section with fields for Contract, Seller, Request type, Invoice no., Submission date, and Due date. A search button is present. The main area displays a table of invoices with columns: Contract, Invoice no., Seller, Buyer, Invoice date, Due date, Amount, Amount due, Currency, Request type, Execution date, Total advanced, Invoice status, Payment status, and Details. The table contains 8 rows of invoice data. At the bottom, there are buttons for 'Send payment reminder' and 'Early repayment', and an 'Export as: PDF CSV' option. Annotations highlight key features: 'Click here to access the Global invoice list tab.' points to the dropdown menu; 'In the Status column details of the current invoice status are displayed.' points to the 'Invoice status' column; 'Clicking the hyperlink 'show' will bring up a window with details of the particular invoices' points to the 'show' links in the 'Details' column; and 'The buttons become active when at least one invoice is selected on the list' points to the 'Send payment reminder' and 'Early repayment' buttons.

Global invoice list

Click here to access the Global invoice list tab.

Overview

Filter

Contract: all
Seller: all
Request type: all
Invoice no.:
Submission date: from to
Due date: from to

Buyer: all
Payment status: all
Status: all

Search Clear

In the Status column details of the current invoice status are displayed.

Clicking the hyperlink 'show' will bring up a window with details of the particular invoices

Invoice list Page 1 of 1 Number of results 20 Number of results per page 20 Adjust

Contract	Invoice no.	Seller	Buyer	Invoice date	Due date	Amount	Amount due	Currency	Request type	Execution date	Total advanced	Invoice status	Payment status	Details
<input type="checkbox"/>	DEMO.F. z regresem 123	DEMO Klient	NOFuel CARS GmbH	10.02.2014	20.03.2014	15,00		PLN	Discount		15,00	sent	not paid	show
<input checked="" type="checkbox"/>	DEMO.F. z regresem 44555	DEMO Klient	NOFuel CARS GmbH	10.02.2014	28.02.2014	6.767,00		PLN	Discount		6.767,00	sent	not paid	show
<input type="checkbox"/>	DEMO.F. z regresem 123	DEMO Klient	Euro Elixir S.A.	07.02.2014	19.02.2014	2.000,10		PLN	Discount		2.000,10	sent	not paid	show
<input type="checkbox"/>	DEMO.F. z regresem FA 123	DEMO Klient	NOFuel CARS GmbH	03.02.2014	28.02.2014	150,00	150,00	PLN	Discount	05.02.2014	150,00	financed	not paid	show
<input type="checkbox"/>	DEMO.F. z regresem 222333	DEMO Klient	TAX Office	20.02.2014	29.03.2014	900,00		PLN				to send	not paid	show
<input type="checkbox"/>	DEMO.F. z regresem demo0002	DEMO Klient	TEST a/s	18.02.2014	21.02.2014	1.500,01		PLN	Discount		1.500,01	sent	not paid	show
<input type="checkbox"/>	DEMO.F. z regresem demo0003	DEMO Klient	TEST a/s	18.02.2014	21.02.2014	1.500,01		PLN	Discount		1.500,01	sent	not paid	show
<input type="checkbox"/>	DEMO.F. z regresem demo0004	DEMO Klient	TEST a/s	18.02.2014	21.02.2014	1.500,01		PLN				deleted	not paid	show

Send payment reminder Early repayment

Export as: PDF CSV

The buttons become active when at least one invoice is selected on the list

Possible statuses for the invoices that can be found on the General overview screen are:

- **to approve** – invoices pending authorization
- **to modify** – invoices waiting to be modified
- **to send** – invoices which have been entered into the system and now await to be sent
- **sent** – invoices which have been sent to the Bank for processing but have not yet been accepted for processing by the Bank's transaction system
- **waiting for realization** – the invoices which have been sent to the Bank for processing, currently being processed by the Bank's transaction system
- **financed** - invoices for which the request has been completed
- **rejected** – invoices sent to the Bank but rejected during the processing, it is possible to resend them
- **deleted** – invoices deleted from the list of invoices, which are not displayed on the list by default
- **cancelled** – for invoices that have been cancelled

Payments

The 'Payments' screen shows those transfers, which could not be settled by the Bank and which are awaiting for the User to specify the liabilities (payables) that should be settled with them. This list shows only the transfers with the two following status types: 'new' or 'sent to settle'. The content displayed on the list of transfers depends on the scope of entitlements which have been assigned to the User.

Items that have been selected for settlement by the User will be visible on this screen with 'awaiting' status under the Details section. After the request for settlement is verified by the Bank, regarding on whether the request has been accepted or rejected, its status will change accordingly. If all settlement requests have been accepted and the amount remaining to be settled equals 0, the payment will appear on the list with the status 'settled'.

List of payments

Filter

Sender account:

Sender:

Title:

Date: from to

Settlement account:

Status:

Amount: from to

☐ Show only payments left to settle

List of payments Page of 1 Number of results 1 Number of results per page

Sender's account no.	Settlement account no.	Date	Sender	Title	Amount	Amount to settle	Status	Details	Action
<input type="checkbox"/> 0089333032	741030XXXXXXXXXXXXXXXXXXXX	20.02.2014	test2	test2 test2	100,99	100,99	new	show	settle

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Details screen (which can be accessed through the link in the Details column) displays general information about the payment as well as information on the liabilities, which are selected to be settled with that transfer.

The payment settlement screen (accessed by clicking the link 'settle' in the Action column) displays general information about the payment as well as the unpaid liabilities, which the User can select for settlement.

To settle a payment:

- 1) find a payment with status 'new' on the list
- 2) click on the 'settle' link for this payment in the Action column to open the 'Settlement of payments' screen
- 3) on the 'Settlement of payments' screen, on the 'Invoice - related payables' screen, press 'Search' button – this will display the invoices available for settlement
- 4) choose the amounts (payables) you wish to settle and click on 'settle'
- 5) the payment on the list will receive status 'sent to settle', and in the details (under the 'show' link in Details column) for this payment you will be able to see which payables were selected for settlement

The Bank analyses the settlement request sent by the User. Depending on whether the request is accepted for processing by the Bank or rejected, the payment will receive appropriate status in the Details column.

If all settlement requests have been accepted and the amount remaining to be settled equals 0, the payment will appear on the list with the status 'settled'.

Settlement of payments

Settlement account 7410301191000000100065355
 Sender account 0089333032
 Sender data test2
 Transfer title test2 test2
 Amount 0,04 PLN
 Date 20.02.2014
 The final settlement will be conducted by:

After you press 'Settle', details of the payables selected on the list below will become available on the List of Payments screen (after clicking 'show' in the Details column) and the transfer status on the payments list will change from 'new' to 'sent to settle'

Invoice-related payables

Others



Filter

Invoice no.
 Due Date from to

Type
 Amount left to pay from to

Payables Page 1 of 1 Number of results 3 Number of results per page 20

Contract	Buyer	Seller	Invoice no	Due date	Type	Total amount to pay	Proposed amount to pay
DEMO.F	Buyer	Client	222333	29.03.2014	Discount	17,22	<input checked="" type="checkbox"/> 0,01 change
DEMO.F	Buyer	Euro Elixir S.A.	555555	16.04.2014	Discount	17,22	<input checked="" type="checkbox"/> 0,03 change
DEMO.F	Buyer	TEST a/s	112233	20.03.2014	Discount	17,22	<input type="checkbox"/> 17,22

Transfer amount to settle 0,04
 The total of proposed settlements 0,00
 The total of selected payables 0,04

Total for the amounts selected on the list

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Alerts

Displayed on this screen are all alerts that have been generated by the system for the User.

List of alerts



Filter

Date from to
 Status
 Topic

Global invoice list
 Payments
Alerts
 Factor's invoices
 Letters

Click here to access the tab with lists of Alerts

List of alerts	Page	of results per page	Adjust
<input type="checkbox"/> Date <input type="checkbox"/> 20.02.2014 11:22 New do <input type="checkbox"/> 20.02.2014 11:15 Finance <input type="checkbox"/> 20.02.2014 11:12 Informa <input type="checkbox"/> 20.02.2014 09:53 The app <input type="checkbox"/> 20.02.2014 09:53 The tran <input type="checkbox"/> 20.02.2014 09:49 Corresp <input type="checkbox"/> 14.02.2014 16:25 The tran	Type New do Finance Informa The app The tran Corresp The tran	Status new new new new new new	Details details details details details details details

A list of possible alert topics. You can configure them in the Settings -> Notifications tab.

You can delete the alerts by selecting them from the list and clicking 'Delete'. The 'Delete' button becomes available after at least one alert is selected from the list.

When the details of the alert are clicked (the alert is read), the status 'new' will change to 'read' for that alert.

Factor's invoices (e-invoices)

On this screen you can view the list of invoices issued by the Bank and made available in the system. The content of this list depends on scope of assigned User entitlements.

Factor's invoices

Filter

Contract: all

Invoice no:

Invoice date: from to

Amount: from to

Search Clear

You can download only invoices less than 90 days old. Older invoices are available on request to InfoTrade under infotrade@citi.com.

Contract no	Invoice no	Invoice date	Net amount	Description	Due Date	Action
DEMO.F. z regressem	123422345ABC	10.08.2012	4,160,61	Faktura VAT NR 123422345ABC		archived
DEMO.F. z regressem	222333114444	21.08.2012	412,25	Faktura VAT NR 222333114444		archived
DEMO.F. z regressem	456733335XYZ	23.08.2012	256,59	Faktura VAT NR 456733335XYZ		archived
DEMO.F. z regressem	22233311DFFF	23.08.2012	161,04	Faktura VAT NR 22233311DFFF		archived
DEMO.F. z regressem	000333118889	20.01.2014	87,86	Faktura VAT NR 000333118889		download
DEMO.F. z regressem	000227111134	27.01.2014	3,065,81	Faktura VAT NR 000227111134		download

For three months from the submission date of the invoice, you can download it from the system by clicking on the 'download' link in Action column. If the invoice is older than three months, the link 'download' will disappear and in its place there will appear a phrase 'archived'.

Letters

This screen allows access to documents available in the system.

Letters

Filter

Contract: all

Document no:

Document date: from to

Search Clear

You can download documents that are less than 90 days old. Older documents are available on request to InfoTrade under infotrade@citi.com.

Contract no.	Document no.	Document date	Template type	Action
ABC/XY/123456789	HNN00000012367	16.01.2014	Rejected invoices	download
ABC/XY/000111222	AVC00000011123	17.02.2014	Rejected invoices	download
XYZ/XY/999999954	123478500012347	17.02.2014	Rejected invoices	download
SHV/XY/123321123	MNB99781211111	17.02.2014	Rejected invoices	download
IJK/XY/000787000	000087600121451	21.01.2014	Rejected invoices	download

Just like in the case of invoices, you can download the document by clicking on the 'download' link in the Action menu. However if the document was made available in the system three months ago or earlier, the 'download' link will disappear and will become replaced with the word 'archived'.

3.4. Contracts

The screen available under **Contracts -> Contract list** features a list of agreements concluded with the Bank which are serviced through the Citi Trade Portal.

Citi handlowy Citi Trade Portal 20 February 2014

Homepage Letter of credit Guarantee Collection Invoices General overview Reports **Contracts** Settings Logout

Contract list

List of contracts

Filter
 Seller: all
 Buyer: all
 Search Clear

List of contracts Page 1 of 1 Number of results 1 Number of results per page 20 Adjust

Contract no.	Client	Contract type	Currency	Limit	Threshold	Details	Action
DEMO/F. z regresem	DEMO Klient	Faktoring z Regresem	PLN	9.999.999.999.999,00		details	modify

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Click here to access the list of Contracts.

When you click:

- 'details' in the Details column, you can display information about each of the contracts
- 'modify' in the Action column you can modify the threshold amount which, if exceeded will result in a notification to be sent to the User. Such a notification can be set up from the **Settings -> Notifications** tab ('Defined limit has been crossed' notification).

3.5. Additional information

File templates – file import scheme

In the **Settings -> File templates** tab you can view import templates predefined by the Bank or create your own file import template by clicking 'New template' button.

Citi handlowy Citi Trade Portal 20 February 2014

Homepage Letter of credit Guarantee Collection Invoices General overview Reports Contracts **Settings** Logout

File templates

Configuration of file templates

Filter
 Template kind: all
 Search Clear

List of file templates

Name	Action
Faktoring Odwrócony	show
TUF4	show

New template

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Click here to access the File templates screen.

Click here to create your own file import template.

The 'New File Template' creation screen is formed out of three parts:

- The part concerning the file structure (technical parameters) – here you can set up technical parameters of the file, e.g. column separator type or date format.
- Configuration of file columns – here you may specify the order of column in the imported files. You can also set up a fixed value for particular columns.
- Test of the new file template – here you may test if the files you wish to upload to the system are formatted according to the specified new import template. To run a test click 'Browse' to select the file, and then click 'Run test' button.

citi handlowy Citi Trade Portal 28 February 2014

Part related to structure of the file (technical parameters).

Part related to the configuration of columns in the imported files.

New file template

Template name:

☐ Ignore first: rows

☐ Ignore last: rows

File structure:

Separator:

Quote char:

Decimal separator:

Thousands separator:

Date separator:

Date format:

File encoding:

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1 Seller Tax ID	20	
<input checked="" type="checkbox"/>	2 Contract	30	
<input checked="" type="checkbox"/>	3 Buyer Tax ID	20	
<input checked="" type="checkbox"/>	4 Invoice no	50	
<input checked="" type="checkbox"/>	5 Invoice date	10	
<input checked="" type="checkbox"/>	6 Due date	10	
<input checked="" type="checkbox"/>	7 Amount	15	
<input checked="" type="checkbox"/>	8 Currency	3	
<input type="checkbox"/>	Installment no.	30	modify
<input type="checkbox"/>	Installment amount	15	modify
<input type="checkbox"/>	Action after rejection	1	modify
<input checked="" type="checkbox"/>	9 Request type	1	
<input checked="" type="checkbox"/>	10 Financing date	10	
<input type="checkbox"/>	Installment currency	3	modify
<input type="checkbox"/>	Installment rate	15	modify

Test of a file template

Seller Tax ID	Contract	Buyer Tax ID	Invoice no	Invoice date	Due date	Amount	Currency	Installment no.	Installment amount	Action after rejection	Request type	Financing date	Installment currency	Installment rate
No records found														

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Testing section, where you can upload the file you plan to enter into the system and test if it is correct (formatted according to the template) – simply click 'Browse' to select the file, and then click 'Run test' button.

4. REPORTS

The list of available reports differs depending on which entitlements have been assigned to the User on the configuration form.

The screen consists of three sections:

- At the top – a drop down list from which the desired type of report is chosen.
- In the middle, configuration part where, once the type of report has been indicated, the fields are displayed to enter the report parameters as well as the configuration of the lists of columns to be returned in the report.
- The lower part of the form contains action buttons used to generate the report and view it in the form and to download the CSV file containing the report.

The screenshot shows the 'Citi Trade Portal' interface. At the top, there is a navigation bar with links: Homepage, Letter of credit, Guarantees, Collection, Invoices, General overview, Reports, Contracts, Settings, and Logout. The 'Reports' tab is selected. Below the navigation bar, the 'Reports' section is displayed. It includes a dropdown menu for 'Report' type, currently set to 'Factoring/Supplier Finance: Factored Invoices over'. Below this, there is a brief description of the report. Further down, there are configuration fields for 'Seller', 'Contract', 'Buyer', 'Execution date from', 'Execution date to', and 'Request type'. At the bottom, there are two columns: 'Selected' and 'Available', each with a list of fields and arrows to move them between the columns. At the very bottom, there are 'Show' and 'Download' buttons. Annotations with orange callouts point to various parts of the interface: 'Click here to go to the Reports tab.' points to the 'Reports' link in the navigation bar; 'Dropdown selection list of available report types.' points to the 'Report' dropdown menu; 'Brief description of the currently selected report type.' points to the text below the dropdown; 'Configuration of report details.' points to the configuration fields; 'Here you select the columns that will appear on the report.' points to the 'Selected' and 'Available' columns; and 'Action buttons.' points to the 'Show' and 'Download' buttons.

After you click the button 'Show', the selected report will be displayed in form of a table (with enabled sorting by columns) in a pop-up window. You can click the 'Download' button under that table to download the report in CSV format.

If you do not want to preview the report before downloading it, you can simply click the 'Download' button on the main Reports screen – the report will then be downloaded in CSV format.

Report name:

Factoring/Supplier Finance: Factored invoices over defined period

The Report presents factored invoices within Factoring/Supplier Finance contracts over a given period of time. Data presented in the report show current state of those invoices.

The report shows invoices which, in a given timeframe, received the 'financed' status.

Transfer requests which were disbursed (discounted) later will appear in the report as separate items (provided that the timeframe specified in the filter covers both the acceptance of the invoice for collection and the later disbursement (discount) of the invoice).

The values for invoices accepted in a currency other than the agreement currency will be presented in the request currency (no conversion into the agreement currency).

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment - if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Advance rate	Information on the invoice percentage financed by the Bank
17	Status	The report presents only invoices which have or had the 'financed' status.
18	Execution date	Date on which the request was completed.
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of the final repayment which paid off a given invoice
21	Recourse	Information on whether the invoice recourse was performed
22	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
23	Amount left to pay	Current invoice balance.
24	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.

Report name:**Factoring/Supplier Finance: Factored invoices over defined period (detailed costs)**

Report similar to Report 1 – featuring additional columns with invoice costs.

Additional columns (in comparison to Report 1.)

No	Column title	Comment
25	Discount interest rate	Base rate (WIBOR/LIBOR ...)
26	Discount interest net amount	Value of the calculated net discount
27	VAT rate on discount interest	VAT rate of the discount. If various VAT rates are applied to a given discount calculation, the 'multiple rates' value will be displayed in the field.
28	VAT on discount interest	Value of VAT on the discount.
29	Discount interest gross amount	Value of the calculated (gross) discount.
30	Invoice fee net amount	The (net) commission value for invoice disbursement (or a blank field if the invoice was accepted for collection)
31	VAT rate on invoice fee	VAT rate on commission for invoice disbursement (or a blank field if the invoice was accepted for collection). If various VAT rates are applied to a given discount calculation, the 'multiple rates' value will be displayed in the field.
32	VAT on invoice fee	The value of VAT on commission for invoice disbursement (or a blank field if the invoice was accepted for collection)
33	Invoice fee gross amount	The (gross) commission value for invoice disbursement (or a blank field if the invoice was accepted for collection)
34	Custom fee net amount	The (net) commission value for invoice acceptance for collection (or a blank field if the invoice was discounted)
35	VAT rate on custom fee	VAT rate on commission for invoice acceptance for collection (or a blank field if the invoice was disbursed). If various VAT rates are applied to a given discount calculation, the 'multiple rates' value will be displayed in the field.
36	VAT on custom fee	The value of VAT on commission for invoice acceptance for collection (or a blank field if the invoice was discounted)
37	Custom fee gross amount	The (gross) commission value for invoice acceptance for collection (or a blank field if the invoice was discounted)

Report name:**Financing history over a given period**

Report presenting total amount advanced over a given period. Totals are presented per individual buyer as well as each currency. Data presented in the report show current state of those invoices.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of company in the seller's role
4	Buyer	Abbreviated name of company in the buyer's role
5	Total invoices amount	Sum of amounts of disbursed invoices (per discounting dates).
6	Currency	Currency of the invoice
7	Total amount advanced	Total amount financed for invoices included in the report.
8	Total amount left to pay	Sum of current balances of invoices included in the report.

Report name:**Invoices not paid**

Report presenting all invoices that have been not paid yet. Data presented in the report show current state of those invoices.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Status	The report presents only invoices which have or had the 'financed' status.
17	Execution date	Date on which the request was completed.
18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance

Report name:**Invoices overdue**

Report presenting overdue invoices that have been not paid yet. Data presented in the report show current state of those invoices.

The report parameters and available columns are identical to those in the report titled 'Invoices not paid', except for an additional column: 'Delay' (in the table below).

Column title	Comment
Delay	The number of days between the current date and the due date based on the invoice.

Report name:**Invoices becoming due over specified period**

Report showing all invoices that become due over specified period of time. Data presented in the report show current state of those invoices.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice

4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Status	The report presents only invoices which have the 'financed' status.
17	Execution date	Date on which the request was completed.
18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance
22	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.

Report name:

Factor's invoices becoming due over specified period

Report showing all factor's invoices that become due over specified period of time. Data presented in the report show current state of those invoices.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Status	The report presents only invoices which have the 'financed' status.
17	Execution date	Date on which the request was completed.

18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance
22	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.

Report name:

Balances and limits of debtors

The report showing the list of buyers in agreements, together with information on the amount of their (total and non-performing) exposure, and information on the limit assigned. The values are converted at the current NBP average rate into the buyer's limit currency.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Limit	Limit assigned under the agreement. Note: the column is not attached by default to the columns included in the report.
4	Seller	Abbreviated name of the company in the seller's role for this invoice
5	Buyer	Abbreviated name of the company in the buyer's role for this invoice
6	Granted limit	Value of the buyer's limit assigned
7	Currency	Currency of the limit
8	Credit exposure	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report.
9	Exposure overdue	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report whose due date has already expired at the time of the report generation.

Report name:

Balances and limits

The report showing the list of agreements with information on the overall level of buyers' (total and non-performing) exposures in those agreements, and information on the limit assigned. The values for invoices accepted in a currency other than the agreement currency are presented in the agreement limit currency (conversion at the current NBP average rate).

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Granted limit	Limit assigned under the agreement
4	Currency	Currency of the limit
5	Credit exposure	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report.
6	Exposure overdue	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report whose due date has already expired at the time of the report generation.

Report name:**Contracts**

The report showing information on agreements. The set of agreements returned by the report is limited to the same rules which apply to the list of agreements in the bookmark: **Contracts -> Contract list**

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Seller	The seller's abbreviated name. In the case of Reverse Factoring, specific parameters listed below are set on it
3	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
4	Currency	Currency of the agreement
5	Limit	The agreement limit value
6	Threshold	Threshold amount of the agreement limit, activating a notice of the limit excess
7	Buyer	Abbreviated buyer's name. In the case of Classic Factoring, specific parameters listed below are set on it
8	Advance rate	Presented value applicable to the discount request. If no discount request is filed for any relationship, the field will remain blank.
9	Type of financing	Information on whether the base rate is fixed or variable for the discount request
10	Margin on discount interest	Information on margin linked with the discount request.
11	Margin on credit interest	Information on margin linked with the financing request.
12	Incasso	Information on whether a given request type is available for the agreement.
13	Discounting	Information on whether a given request type is available for the agreement.
14	Financing on due date	Information on whether a given request type is available for the agreement.
15	Registration	Information on whether a given request type is available for the agreement.

Report name:**Proposals of payment settlement**

The report showing the current status of transfer order settlement instructions. If liabilities to be repaid from a given transfer order are indicated multiple times, some information relating to the transfer order will be displayed multiple times as well (for each liability to be repaid).

Available report columns:

No	Column title	Comment
1	Date	Date when the liability was selected for settlement
2	Contract no.	Number of the agreement that the liability indicated for repayment originates from. A blank field for instructions indicated as 'Other'.
3	Invoice no.	Number of the invoice that the liability indicated for repayment originates from. A blank field for liabilities connected with the agreement and instructions indicated as 'Other'.
4	Name	Name of liability as per glossary (for liabilities connected with the agreement and with invoices). In the case of instructions indicated as 'Other' those are the following instructions: (pass to seller, pass to debtor, other).
5	Amount	Amount of the settlement instruction.
6	Currency	Transfer order currency
7	Description	Column with the transfer order description (value entered by the user)

		indicating 'Other').
8	Status	Information on the instruction status (new, rejected, awaiting)
9	Reason for rejection	Rejection reason for the request
10	Sender details	Transfer order sender's details
11	Transfer title	Payment due to
12	Transfer amount	Total transfer order amount
13	Date	Date on which the Bank received the transfer
14	Sender account	Account from which the payment was received
15	Assignment account	The Bank account indicated in the agreement as the account for repayment

Report name:

Factoring - Financing of Invoices (detailed costs)

The Report presents financed invoices within Reversed Factoring contracts over a given period of time. Data presented in the report show current state of those invoices. The reports included detailed information about costs related to invoices (interest, commissions).

The report shows invoices which, in a given timeframe, received the 'financed' status.

Transfer requests which were disbursed (discounted) later will appear in the report as separate items (provided that the timeframe specified in the filter covers both the acceptance of the invoice for collection and the later disbursement (discount) of the invoice).

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice number	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Advance rate	Information on the invoice percentage financed by the Bank.
17	Status	The report presents only invoices which have or had the 'Financed' status.
18	Execution date	Date on which the request was completed.
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of the final repayment which paid off a given invoice
21	Recourse	Information on whether the invoice recourse was performed
22	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
23	Amount left to pay	Current invoice balance.
24	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.

25	Current financing rate	The rate at which interest is accrued for financing (base rate (WIBOR/LIBOR...) together with the margin stipulated) in the agreement, until the current date.
26	Current financing net amount	(Net) value of interest for financing.
27	Current financing net amount	VAT rate on interest for financing.
28	Current financing VAT	Value of VAT on interest for financing.
29	Current financing gross amount	(Gross) value of interest for financing.
30	Financing rate until repayment obligations to the Bank	The rate at which interest is accrued for financing (until the current date)
31	Financing net amount until repayment obligations to the Bank	(Net) value of financing calculated until the date of repayment of the liability owing to the Bank.
32	Financing VAT rate until repayment obligations to the Bank	VAT rate on interest for financing.
33	Financing VAT until repayment obligations to the Bank	Value of VAT on interest for financing.
34	Financing gross amount until repayment obligations to the Bank	(Gross) value of financing calculated until the date of repayment of the liability owing to the Bank
35	Financing fee net amount	(Net) value of commission for financing.
36	Financing fee VAT rate	VAT rate on commission for financing.
37	Financing fee VAT	Value of VAT on commission for financing.
38	Financing fee gross amount	(Gross) value of commission for financing.

Report name:

Settlement Report

The Report presents settlements of invoices purchased by the Bank under Factoring Agreements. Data presented in the report show current state of those invoices with partial settlements considered.

Default sorting of the report data: per the buyer's name, invoice number and date of repayment from collection of partial repayments. If no repayments were made for a given invoice, the columns containing partial repayment data will remain blank.

Available report columns:

No	Column title	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing) Overwriting previous events for a given invoice,
7	Installment no.	Number of the installment (or blank field if the invoice is not linked with installments). Note: the column is not included by default in the report columns
8	Currency	Currency of the installment if other than currency of invoice.
9	Installment rate	Exchange rate at which the installment value is converted at the installment rate.
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice amount	The invoice nominal amount.
13	Installment amount	Amount of the installment (or blank field if the invoice is not linked with installments) Note: the column is not included by default in the report columns

14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage).
16	Advanced rate	Information on the invoice percentage financed by the Bank.
17	Status	The report presents only invoices which have or had the 'financed' status).
18	Execution date	Date on which the request was completed.
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of repayment for a given invoice (applies to the financed amount and/or non-financed principal amount of the invoice). In the case of recourse it is the recourse date.
21	Total repayment date	Date of total repayment of the financed amount and/or non-financed principal amount of the invoice – it appears with the last repayment of the invoice, which finally pays off the invoice
22	Recourse	Information on whether invoice recourse was performed takes the value of 'Yes/No'. For the record of repayment made by the debtor, 'No' appears in the column, for the record in the form of recourse, 'Yes' appears beside the record
23	Repayment amount	Value of repayment which was received by the Bank as repayment of the financed amount and/or non-financed principal amount of the invoice (also the recourse value in the case of repayment in the form of recourse). Current amount for a given repayment.
24	Repaid amount	The sum of amounts which the Bank received as repayment of the financed amount and/or non-financed principal amount of the invoice. Current amount for a given repayment.
25	Nominal repaid amount	Takes Yes/No value Yes – if the invoice nominal value is fully repaid, No – in other cases. Current amount for a given repayment.
26	Remaining nominal amount to repay	Outstanding portion of the invoice nominal amount, i.e. the financed and non-financed amount in total. For transfer order request – presentation of the invoice nominal value. Current amount for a given repayment.
27	Financing amount repaid	Takes Yes/No value, Yes – if the invoice financing amount is fully repaid, No – in other cases. Current amount for a given repayment.
28	Remaining financing amount to repay	Outstanding portion of the financing amount. For transfer order requests – presentation '0'. Current amount for a given repayment.

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